

Keep An Eye On Your Money Debit Cards



An easy read guide



When you open a bank account you will usually get sent a debit card or a cash card.

With a cash card you can only take money out of a cash machine.



With a debit card you can take money out of a cash machine and pay for things in shops and over the internet.



Some shops will let you get cash back when you pay for your shopping.

RECEIPTS	WITHDRAWALS
110.20	100.00
110.20	50.00
110.20	50.00
110.20	20.00
110.20	10.00
110.20	60.00
110.20	20.00
110.20	20.00
110.20	40.00
110.20	20.00
520.00	

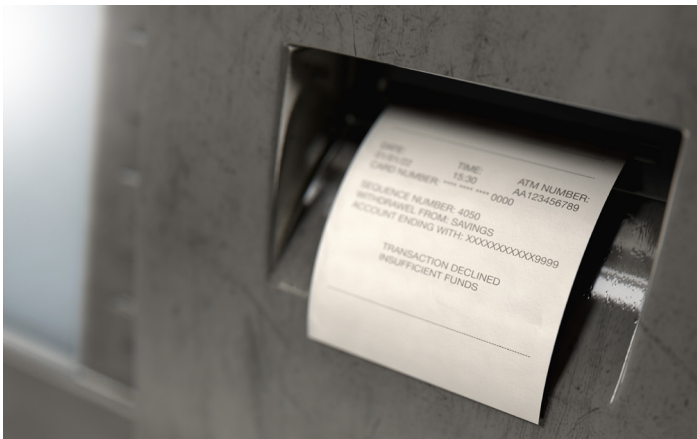
When you pay for something on your debit card the money comes straight out of your bank account.



It's a lot safer to use a debit card than to carry a lot of cash around with you.



You have to make sure that you have enough money in your account before you pay for something.



The shop or cash machine will decline your card otherwise.



When you use your debit card in a cash machine you will have to put in your PIN number.



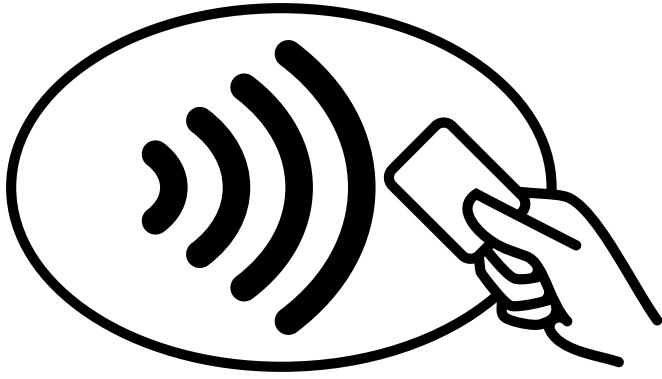
This is a 4 digit number that the bank will send when you open your bank account.



You should never tell anyone else what it is. Don't write it down where someone could find it easily.



You can change the number so it is easier for you to remember. But don't make it something that would be easy to guess like 1234.



Lots of debit cards are now contactless. They have a special symbol on them.



You can pay for things in shops by holding your card over the card reader.



You can usually pay for things up to £45 with contactless.



It makes it a lot quicker. You can still put in your PIN though if you want to.



Most cash machines won't charge you to take money out with your debit card.



If they do they will put a message on the screen first. You can stop if you don't want to pay the fee.



If you use a cash machine in a different country you might have to pay a fee.

Check with your bank before you go.

For more accessible information on a broad range of subjects
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